

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

FOREIGN ACTIVITIES

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SELECTED BALANCE SHEET ITEMS (\$000)	mmm yyyy			mmm yyyy			yyyy			yyyy			yyyy		
LOANS AND LEASES															
REAL ESTATE LOANS	686,522			624,376			725,650			615,769			589,817		
COMMERCIAL AND INDUSTRIAL LOANS	802,367			1,024,200			961,114			1,122,067			992,386		
LOANS TO DEPOSITORY INSTITUTIONS	138,255			150,260			48,091			128,322			162,413		
LOANS TO FOREIGN GOVTS AND INST	269			414			278			427			0		
LOANS TO INDIVIDUALS	252,921			235,966			276,633			235,116			209,300		
AGRICULTURAL LOANS	22,343			3,076			33,343			68			74		
OTHER FOREIGN LOANS	312,471			219,709			228,704			161,160			161,247		
TOTAL FOREIGN LOANS	2,215,148			2,258,001			2,273,813			2,262,929			2,115,237		
LEASE FINANCING RECEIVABLES	103,680			79,283			112,706			75,989			87,524		
TOTAL FOREIGN LOANS AND LEASES	2,318,828			2,337,284			2,386,519			2,338,918			2,202,761		
SECURITIES															
DEBT SECURITIES	81,367			119,287			111,299			124,021			105,869		
EQUITY SECURITIES	2,590			1,529			1,934			1,153			0		
TOTAL FOREIGN SECURITIES	83,957			120,816			113,233			125,174			105,869		
INTEREST-BEARING BANK BALANCES	489,114			420,164			418,071			326,009			611,721		
TOTAL SELECTED FOREIGN ASSETS	2,891,899			2,878,264			2,917,823			2,790,101			2,920,351		
DEPOSITS															
INTEREST-BEARING DEPOSITS	2,360,478			2,027,625			2,026,132			2,126,485			2,440,107		
NON-INTEREST-BEARING DEPOSITS	614,214			571,028			689,152			569,347			270,905		
TOTAL FOREIGN DEPOSITS	2,974,692			2,598,653			2,715,284			2,695,832			2,711,012		
STANDBY LETTERS OF CREDIT	96,250			30,386			110,919			44,183			59,067		
ANALYSIS RATIOS	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
STDBY LC / TOTAL LOANS AND LS	4.15	13.54	41	1.30	118.99	32	4.65	95.49	42	1.89	247.83		2.68	117.25	
YIELD OR COST:															
FOREIGN LOANS	7.55	4.33	77	7.70	4.24	80	7.90	4.67	70	7.12	3.98		7.57	4.30	
INTEREST-BEARING BALANCES	6.50	17.95	60	9.45	17.42	75	10.91	17.05	68	7.21	5.95		6.74	5.35	
FOREIGN SECURITIES:															
DEBT SECURITIES	8.94	7.81	83	10.74	7.66	95	12.43	8.25	93	10.95	8.05		5.20	7.54	
EQUITY SECURITIES	0.00	1.94	31	0.00	9.21	26	0.00	2.84	28	0.00	6.80		NA	4.88	
INTEREST-BEARING DEPOSITS	4.47	5.12	42	5.92	5.26	88	5.58	5.64	70	5.31	5.47		5.37	5.42	
NET LOSSES AS A PERCENT OF															
FOREIGN LOANS AND LEASES BY TYPE:															
REAL ESTATE LOANS	0.08	0.19	33	0.03	0.48	25	0.04	2.14	12	NA	0.93		NA	0.45	
COMMERCIAL AND INDUSTRIAL LOANS	1.04	3.19	60	1.72	1.40	60	2.40	1.38	81	0.13	0.39		0.03	0.12	
FOREIGN GOVERNMENTS AND INST	0.00	-0.36	50	0.00	-0.04	51	0.00	0.34	41	0.00	-0.42		NA	-1.47	
LEASES	NA	0.60	NA	NA	0.35	NA	NA	0.51	NA	NA	0.39		NA	10.32	
GROWTH RATES															
NET LOANS AND LEASES	-0.79	180.08	40	4.88	75.50	33	2.04	61.89	47	6.18	316.84		47.52	186.99	
TOTAL SELECTED ASSETS	0.47	105.00	37	-1.77	43.94	33	4.58	76.76	49	-4.46	47.95		25.91	33.74	
DEPOSITS	14.47	91.20	51	-5.16	32.33	27	0.72	54.56	40	-0.56	86.15		48.16	5.62	

Foreign Activities

BHCPR page 15 provides information about a bank holding company's activities in foreign offices, Edge Act subsidiaries, or International Banking Facilities (IBFs). This report page presents the dollar volume of selected types of foreign assets and liabilities and the growth rates of foreign loans and leases, selected assets, and deposits. Foreign loans and leases are loans to non-U.S. addressees obtained by deducting the loans made in domestic offices from the consolidated loan balance.

Selected Balance Sheet Items (\$000)

Real Estate Loans

Consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Total Foreign Loans

The sum of real estate loans in foreign offices, commercial and industrial loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign governments and official institutions, loans to individuals in foreign offices, and agricultural and other loans in foreign offices. (Note: This total represents the loan balance before deducting unearned income.)

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addressees.

Total Foreign Loans and Leases

The sum of total foreign loans before deducting unearned income and foreign lease financing receivables.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Equity Securities

The fair value of equity securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations.

Total Foreign Securities

The sum of foreign debt and equity securities.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in

the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt and equity securities, and interest-bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Standby Letters of Credit

Outstanding standby letters of credit and foreign office guarantees to non-U.S. addressees.

Analysis Ratios

Standby Letters of Credit/Total Loans and Leases

Standby letters of credit to non-U.S. addressees divided by total foreign loans and leases, net of unearned income.

Yield or Cost

(Yield on) Foreign Loans

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

(Yield on) Interest-Bearing Balances

Interest income on balances due from depository institutions in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average interest-bearing balances in foreign offices, Edge and Agreement subsidiaries, and IBFs.

(Yield on) Foreign Debt Securities

Interest income on foreign debt securities divided by the average amortized cost of foreign debt securities.

(Yield on) Foreign Equity Securities

Dividend income on foreign equity securities divided by the average amortized cost of foreign equity securities.

(Cost of) Interest-Bearing Deposits

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

Net Losses as a Percent of Foreign Loans and Leases by Type

(Net Losses as a Percent of) Real Estate Loans

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addressees.

(Net Losses as a Percent of) Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

(Net Losses as a Percent of) Foreign Governments and Institutions

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

(Net Losses as a Percent of) Leases

Charge-offs less recoveries on lease financing receivables to non-U.S. addressees (annualized) divided by lease financing receivables to non-U.S. addressees.

Growth Rates

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-4.)

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PARENT COMPANY INCOME STATEMENT (\$000)

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	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy	PERCENT 1-YR	CHANGE 5-YR
OPERATING INCOME							
INCOME FROM BANK SUBSIDIARIES	22,951	22,514	95,465	106,835	111,580	1.9	90.2
DIVIDENDS	20,698	19,967	85,600	97,103	106,165	3.7	86.4
INTEREST	2,253	2,547	9,865	9,732	5,415	-11.5	134.4
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
INCOME FROM NONBANK SUBSIDIARIES	64	7,064	255	14,255	15,000	-99.1	-94.7
DIVIDENDS	0	7,000	0	14,000	15,000	-100.0	-100.0
INTEREST	64	64	255	255	0	0.0	NA
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
INCOME FROM SUBSIDIARY BHCS	0	0	0	0	0	NA	NA
DIVIDENDS	0	0	0	0	0	NA	NA
INTEREST	0	0	0	0	0	NA	NA
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
TOTAL INCOME FROM SUBSIDIARIES	23,015	29,578	95,720	121,090	126,580	-22.2	73.5
SECURITIES GAINS (LOSSES)	-105	-100	-316	1,604	804	NA	NA
OTHER OPERATING INCOME	570	813	1,815	1,818	1,919	-29.9	229.5
TOTAL OPERATING INCOME	23,480	30,291	97,219	124,512	129,303	-22.5	74.4
OPERATING EXPENSES							
PERSONNEL EXPENSES	336	123	1,197	1,676	1,047	173.2	348.0
INTEREST EXPENSE	4,823	5,786	22,244	19,691	8,036	-16.6	244.5
OTHER EXPENSES	2,368	2,203	9,118	7,765	4,905	7.5	73.7
PROVISION FOR CREDIT LOSSES	0	0	0	0	0	NA	NA
PROVISION FOR ALLOCATED TRANSFER RISK	0	0	0	0	0	NA	NA
TOTAL OPERATING EXPENSES	7,527	8,112	32,559	29,132	13,988	-7.2	165.2
INCOME (LOSS) BEFORE TAXES	15,953	22,179	64,660	95,380	115,315	-28.1	50.1
APPLICABLE INCOME TAXES (CREDIT)	-1,263	-1,387	-6,070	-5,029	-2,024	NA	NA
EXTRAORDINARY ITEMS	0	0	0	0	0	NA	NA
INCOME BEFORE UNDIST INC OF SUBS	17,216	23,566	70,730	100,409	117,339	-27.0	55.6
EQUITY IN UNDISTRIBUTED INC OF SUBS	18,201	10,454	36,234	39,079	15,785	74.1	-22.0
BANK SUBSIDIARIES	16,873	12,096	30,854	34,172	15,540	39.5	-10.1
NONBANK SUBSIDIARIES	1,328	-1,642	5,380	4,907	245	NA	-70.9
SUBSIDIARY BHCS	0	0	0	0	0	NA	NA
NET INCOME (LOSS)	35,417	34,020	106,964	139,488	133,124	4.1	3.0
MEMORANDA							
BANK NET INCOME	37,571	32,063	116,454	131,275	121,705	17.2	25.8
NONBANK NET INCOME	1,328	5,358	5,380	18,907	15,245	-75.2	-76.9
SUBSIDIARY BHCS' NET INCOME	0	0	0	0	0	NA	NA

Parent Company Income Statement (\$000)

BHCPR page 16 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-4.)

Operating Income

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends (From Bank Subsidiaries)

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

Interest (From Bank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees (From Bank Subsidiaries)

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income (From Bank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Dividends (From Nonbank Subsidiaries)

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

Interest (From Nonbank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees (From Nonbank Subsidiaries)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income (From Nonbank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

Income from Subsidiary BHCs

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

Dividends (From Subsidiary BHCs)

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

Interest (From Subsidiary BHCs)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Management and Service Fees (From Subsidiary BHCs)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Other Income (From Subsidiary BHCs)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

Securities Gains (Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of all securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the bank holding company.

Other Expenses

All other operating expenses of the bank holding company including amortization of intangible assets.

Provision for Credit Losses

The year-to-date provision for loan and lease losses.

Provision for Allocated Transfer Risk

The provision for allocated transfer risk reserve as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules

and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease losses including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

(Equity in Undistributed Income of) Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of) Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement

subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of) Nonbank Subsidiaries

The parent company's equity in the undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of) Subsidiary BHCs

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.

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PARENT COMPANY BALANCE SHEET (\$000)

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ASSETS:	mm yyyy	% OF TOT	mm yyyy	% OF TOT	yyyy	% OF TOT	yyyy	yyyy	PERCENT CHANGE 1-YR	5-YR
INVESTMENT IN BANK SUBS	1,274,756	82.3	1,119,298	74.0	1,260,503	82.5	1,111,667	879,881	13.9	61.8
COMMON AND PREFERRED STOCK	1,156,375	74.6	1,021,667	67.6	1,140,131	74.6	1,013,026	879,881	13.2	47.0
EXC COST OVER FAIR VALUE	118,381	7.6	97,631	6.5	120,372	7.9	98,641	0	21.3	++++
LOANS, ADV, NOTES, & BONDS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER RECEIVABLES	0	0.0	0	0.0	0	0.0	0	0	NA	NA
INVESTMENT IN NONBANK SUBS	71,080	4.6	182,623	12.1	78,913	5.2	185,202	184,476	-61.1	-63.8
COMMON AND PREFERRED STOCK	70,946	4.6	153,633	10.2	78,902	5.2	155,290	150,631	-53.8	-53.3
EXC COST OVER FAIR VALUE	0	0.0	28,916	1.9	0	0.0	29,901	33,845	-100.0	-100.0
LOANS, ADV, NOTES, & BONDS	60	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER RECEIVABLES	74	0.0	74	0.0	11	0.0	11	0	0.0	NA
INVESTMENT IN SUB BHCS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMON AND PREFERRED STOCK	0	0.0	0	0.0	0	0.0	0	0	NA	NA
EXC COST OVER FAIR VALUE	0	0.0	0	0.0	0	0.0	0	0	NA	NA
LOANS, ADV, NOTES, & BONDS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER RECEIVABLES	0	0.0	0	0.0	0	0.0	0	0	NA	NA
ASSETS EXCLUDING INV IN SUBS:										
NET LOANS AND LEASES	712	0.1	728	0.1	712	0.1	733	10,298	-2.2	-94.3
SECURITIES	2,795	0.2	15,454	1.0	2,650	0.2	18,088	29,091	-81.9	-50.1
SEC PURCHASED (REV REPOS)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
CASH&DUE FR AFFIL DEP INST	191,014	12.3	171,024	11.3	175,474	11.5	172,097	200,434	11.7	57.1
CASH&DUE FR UNREL DEP INST	0	0.0	0	0.0	0	0.0	0	0	NA	NA
PREMISES, FURN, FIX & EQUIP	0	0.0	0	0.0	0	0.0	0	0	NA	NA
INTANGIBLE ASSETS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER ASSETS	9,316	0.6	23,060	1.5	9,166	0.6	17,028	18,117	-59.6	22.7
BAL DUE FR SUBS & REL INST	0	0.0	0	0.0	0	0.0	0	0	NA	NA
TOTAL ASSETS	1,549,673	100.0	1,512,187	100.0	1,527,418	100.0	1,504,815	1,322,297	2.5	36.9
LIABILITIES AND CAPITAL:										
DEPOSITS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
SECURITIES SOLD (REPOS)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMERCIAL PAPER	131,295	8.5	89,084	5.9	127,311	8.3	105,216	70,828	47.4	20.5
OTHER BORROWINGS 1 YR OR LESS	0	0.0	60,000	4.0	0	0.0	60,000	0	-100.0	NA
BORROWINGS WITH MAT OVER 1 YR	90,000	5.8	90,000	6.0	90,000	5.9	90,000	60,000	0.0	80.0
SUBORDINATED NOTES AND DEB	0	0.0	0	0.0	0	0.0	0	0	NA	NA
MANDATORY CONVERTIBLE SEC:										
EQUITY CONTRACT NOTES, GROSS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
EQ COMMITMENT NOTES, GROSS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER LIABILITIES	15,245	1.0	24,233	1.6	21,066	1.4	28,945	22,230	-37.1	-22.3
BAL DUE TO SUB & REL INST	105,574	6.8	105,574	7.0	103,447	6.8	103,447	103,117	0.0	NA
TOTAL LIABILITIES	342,114	22.1	368,891	24.4	341,824	22.4	387,608	256,175	-7.3	91.6
EQUITY CAPITAL	1,207,559	77.9	1,143,296	75.6	1,185,594	77.6	1,117,207	1,066,122	5.6	26.7
PERPETUAL PFD STK (INC SUR)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMON STOCK	805	0.1	160,281	10.6	805	0.1	159,369	79,918	-99.5	-99.1
COMMON SURPLUS	344,383	22.2	176,496	11.7	342,932	22.5	168,920	186,391	95.1	22.0
RETAINED EARNINGS	861,962	55.6	803,080	53.1	843,638	55.2	783,434	797,561	7.3	46.6
NET UNRLD G/L ON AFS SEC	2,869	0.2	3,439	0.2	1,738	0.1	5,484	2,252	-16.6	NA
ACCUM G/L ON CASH FL HEDGE	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
LESS: TREASURY STOCK	2,460	0.2	0	0.0	3,519	0.2	0	0	NA	NA
TOTAL LIAB AND EQUITY CAPITAL	1,549,673	100.0	1,512,187	100.0	1,527,418	100.0	1,504,815	1,322,297	2.5	36.9
MEMORANDA:										
LOANS AND ADV FR BANK SUBS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
LOANS AND ADV FR NONBK SUBS	105,574	6.8	105,574	7.0	103,447	6.8	103,447	103,117	0.0	NA
LOANS AND ADV FROM SUB BHCS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
SUBORD< DEBT 1 YR OR LESS	0	0.0	0	0.0	0	0.0	0	0	NA	-100.0

Parent Company Balance Sheet (\$000)

BHCPR page 17 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP. A parent company's investments in bank, nonbank, and bank holding company subsidiaries as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-4.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies and

non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies. Beginning with the March 1994 quarter, investment securities not held in trading accounts are valued at amortized cost if classified as held-to-maturity and at fair value if classified as available-for-sale.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt as well as limited-life preferred stock and related surplus.

(Mandatory Convertible Securities) Equity Contract Notes, Gross

Outstanding equity contract notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

(Mandatory Convertible Securities) Equity Commitment Notes, Gross

Outstanding equity commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, mandatory convertible securities, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

The sum of perpetual preferred stock (including related surplus), common stock, common surplus, net unrealized holding gains or losses on available-for-sale securities and retained earnings minus treasury stock.

*Perpetual Preferred Stock
(Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

*Net Unrealized Gains (Losses) on
Available-for-Sale Securities*

The difference between the amortized

cost and the fair value of all available-for-sale securities held by the parent company, net of tax effects.

*Accumulated Gains (Losses) on Cash
Flow Hedges*

The amount of accumulated net gains (losses) on derivatives that are designated as "cash flow hedges" under FAS 133. Prior to the March 1999 quarter, this line item is NA.

Treasury Stock

The carrying value, at cost, of treasury stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

*Loans and Advances from Bank
Subsidiaries*

The amount of borrowings of the parent company from subsidiary

banks and associated banks and Edge Act and Agreement subsidiaries.

*Loans and Advances from Nonbank
Subsidiaries*

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

*Loans and Advances from Subsidiary
BHCs*

The amount of borrowings of the parent company from bank holding company subsidiaries and associated bank holding companies.

*Subordinated and Long-Term Debt
Maturing in 1 Year or Less*

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

PARENT COMPANY ANALYSIS - PART I

PAGE 18

	BHC	mmm	yyyy		BHC	mmm	yyyy		BHC	yyyy			BHC	yyyy		BHC	yyyy	
		PEER	01	PCT		PEER	01	PCT		PEER	01	PCT		PEER	01		PEER	01
PROFITABILITY:																		
NET INCOME/AVG EQUITY CAPITAL	11.84	16.70	16		11.95	16.89	14		9.22	15.72	16		12.56	16.63	12.43	15.73		
BANK NET INC/AVG EQ INV IN BANKS	11.86	15.55	20		11.50	15.47	21		9.97	15.37	25		13.20	16.67	13.81	15.77		
NONBK NET INC/AVG EQ INV IN NONBANKS	7.09	13.21	31		11.66	13.36	48		3.69	8.97	30		10.30	11.81	8.26	12.86		
SUB BHCS NET INC/AVG EQ INV IN SUB BHCS	NA	17.90	NA		NA	14.63	NA		NA	12.06	NA		NA	14.84	NA	13.19		
BANK NET INCOME/PARENT NET INCOME	106.08	76.15	90		94.25	78.63	53		108.87	78.48	84		94.11	78.30	91.42	76.87		
NONBANK NET INCOME/PARENT NET INCOME	3.75	10.50	52		15.75	8.40	81		5.03	8.53	64		13.55	7.84	11.45	6.56		
SUB BHCS NET INC/PARENT NET INCOME	0.00	23.87	27		0.00	21.10	29		0.00	25.51	27		0.00	24.71	0.00	23.55		
LEVERAGE:																		
TOTAL LIABILITIES/EQUITY	28.33	44.26	48		32.27	49.96	45		28.83	47.12	47		34.69	50.08	24.03	45.20		
TOTAL DEBT/EQUITY CAPITAL	18.33	30.79	53		20.91	35.53	48		18.33	30.59	55		22.84	35.47	12.27	35.84		
TOTAL DEBT/EQ CAP - EXC OVER FAIR VAL	20.32	37.65	52		23.51	39.25	48		20.40	32.68	54		25.81	43.86	12.67	42.19		
LONG-TERM DEBT/EQUITY CAPITAL	7.45	23.42	40		7.87	28.03	22		7.59	23.37	38		8.06	27.65	5.63	27.64		
SHORT-TERM DEBT/EQUITY CAPITAL	10.87	9.79	68		15.04	9.23	78		10.74	9.64	68		14.79	9.31	6.64	9.39		
CURRENT PORTION OF LT DEBT/EQUITY	0.00	0.79	28		0.00	0.74	25		0.00	0.87	28		0.00	0.75	0.00	0.98		
EXC COST OVER FAIR VALUE/EQUITY CAP	9.80	4.03	85		11.07	4.23	86		10.15	3.98	85		11.51	4.10	3.17	3.03		
LONG-TERM DEBT/CONSOLIDATED LT DEBT	18.87	28.77	47		23.51	42.94	39		25.42	31.76	50		21.54	44.01	10.29	50.29		
DOUBLE LEVERAGE:																		
EQUITY INVESTMENT IN SUBS/EQUITY	111.44	111.10	52		113.87	111.37	60		112.97	110.95	62		116.08	110.74	99.83	105.62		
TOTAL INVESTMENT IN SUBS/EQUITY	111.45	131.22	33		113.87	135.46	28		112.97	131.09	39		116.08	138.16	99.83	130.03		
EQUITY INV IN SUBS/CONS EQ CAP+MIN INT	102.92	102.17	50		104.71	101.79	62		104.19	101.67	56		106.54	101.24	91.27	100.24		
TOTAL INV IN SUBS/CONS EQ CAP+MIN INT	102.93	120.81	25		104.72	126.83	21		104.19	120.20	27		106.54	125.78	91.27	123.08		
DOUBLE LEVERAGE PAYBACK:																		
EQUITY INV IN SUBS-EQ CAP/NET INC (X)	0.98	0.68	68		1.17	0.71	70		1.44	0.69	83		1.29	0.74	-0.01	0.36		
EQ INV IN SUBS-EQ CAP/NET INC-DIV (X)	1.59	2.43	57		1.88	1.83	66		2.84	1.87	83		2.00	1.74	NA	1.33		
COVERAGE ANALYSIS:																		
OP INC-TAX + NONCASH/OPER EXP + DIV	125.99	114.49	63		159.56	139.14	71		130.37	143.77	59		171.89	157.32	220.49	181.15		
CASH FL FR OP+NONCASH+OP EX/OP EX+DIV	116.13	136.07	55		139.02	154.52	55		156.35	156.37	70		162.31	158.20	217.49	184.81		
ADJ CASH FL/OP EXP+REPAID LT DEBT+DIV	109.57	109.22	63		109.45	111.75	73		105.60	113.96	63		107.58	90.70	106.25	122.07		
PRETAX OPER INC + INT EXP/INT EXPENSE	430.77	671.85	50		483.32	640.27	50		390.69	1098.02	35		584.38	714.54	1534.98	965.19		
DIV + INT FROM SUBS/INT EXP + DIV	124.31	118.58	62		157.51	134.13	72		127.59	353.32	46		174.44	159.81	228.50	190.81		
FEES+OTHER INC FROM SUBS/SAL + OTH EXP	0.00	29.12	26		0.00	36.84	23		0.00	29.55	23		0.00	32.58	0.00	38.07		
NET INC/CURR PORT OF LT DEBT+PFD DIV(X)	7786.97	9860.69	61		6886.65	++++++	60		++++++	++++++	53		++++++	++++++	NA	208.67		
OTHER RATIOS:																		
NET ASSETS REPR IN 1 YR/TOTAL ASSETS	0.62	-0.31	59		-1.85	1.64	37		-0.12	-0.85	50		-5.52	1.93	9.87	3.13		
PAST DUE AND NONACCRUAL AS % OF LNS&LS:																		
90+ DAYS PAST DUE	0.00	0.01	48		0.00	0.18	46		0.00	0.00	48		0.00	0.06	0.00	0.49		
NONACCRUAL	0.00	6.32	38		0.00	2.14	38		0.00	5.84	40		0.00	6.94	0.00	6.95		
TOTAL	0.00	6.33	38		0.00	2.32	38		0.00	5.84	40		0.00	7.00	0.00	7.44		
GUARANTEED LOANS AS % OF EQUITY CAP:																		
TO BANK SUBSIDIARIES	0.00	0.07	46		0.00	0.02	46		0.00	0.06	46		0.00	0.01	0.00	0.00		
TO NONBANK SUBSIDIARIES	0.00	1.31	41		0.00	1.46	40		0.00	1.53	41		0.00	1.57	0.00	0.98		
TO SUBSIDIARY BHCS	0.00	0.00	50		0.00	0.00	50		0.00	0.00	50		0.00	0.00	0.00	0.00		
TOTAL	0.00	1.69	39		0.00	3.01	38		0.00	1.92	39		0.00	2.68	0.00	2.08		
AS A % OF CONSOLIDATED BHC ASSETS:																		
NONBANK ASSETS OF NONBANK SUBSIDIARIES	2.11	7.74	48		9.97	7.72	73		0.10	7.12	6		NA	NA	NA	NA		
COMBINED THRIFT ASSETS	0.00	1.70	76		9.04	0.83	98		0.00	1.18	73		NA	NA	NA	NA		
COMBINED FOREIGN NONBANK SUB ASSTS	0.00	0.32	35		0.00	0.18	35		0.00	0.33	36		NA	NA	NA	NA		

Parent Company Analysis—Part I

BHCPR page 18 has six sections that present information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first section provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or bank holding company subsidiaries, and the proportion of bank, nonbank, or bank holding company subsidiary income relative to parent net income. The second section presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third section presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth section contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth section presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final section reports, as a percentage of consolidated BHC assets, the volume of nonbank assets of nonbank subsidiaries. Also shown in this section are thrift and foreign nonbank assets, each expressed as a

percentage of consolidated BHC assets.

Profitability

Net Income/Average Equity Capital

Net income divided by average equity capital. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-E of the FR Y-9C report) for calendar quarters to date (four-point average). As of March 31, 1994, average equity capital reflects the deduction of net unrealized losses on marketable equity securities only; it also excludes other net unrealized gains and losses on available-for-sale securities. (See page 2-3 for a description of the methods for calculating average balances.)

Bank Net Income/Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income/Average Equity Investment in Subsidiary BHCs

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity invest-

ments in subsidiary bank holding companies.

Bank Net Income/Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Nonbank Net Income/Parent Net Income

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

Subsidiary BHCs' Net Income/Parent Net Income

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

Leverage

Total Liabilities/Equity

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), mandatory convertible securities, balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt/Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, mandatory

convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt/Equity Capital Less Excess of Cost over Fair Value

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

Long-Term Debt/Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Short-Term Debt/Equity Capital

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

Current Portion of Long-Term Debt/Equity Capital

Amount of borrowings included in other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

Excess of Cost over Fair Value/Equity Capital

The sum of goodwill and other intangible assets included in equity investments in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank

companies, and in subsidiary bank holding companies divided by parent company equity capital.

Long-Term Debt/Consolidated Long-Term Debt

Parent company long-term debt (the sum of other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

Double Leverage

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by parent company equity capital.

Total Investment in Subsidiaries/Equity Capital

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

Equity Investment in Subsidiaries/Consolidated Equity Capital + Minority Interest

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries. Prior to December 1996, this ratio displays as "NA."

Total Investment in Subsidiaries/Subsidiaries/Consolidated Equity Capital + Minority Interest

Total investments in and receivables due from subsidiaries and associated

companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries. Prior to December 1996, this ratio displays an "NA."

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by

operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

Adjusted Cash Flow/Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, non-cash items included in operating expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

Pretax Operating Income Plus Interest Expense/Interest Expense

Income before taxes and appropriate items plus interest expense divided by interest expense.

Dividends Plus Interest from Subsidiaries/Interest Expense Plus Dividends

Dividend and interest income from bank, nonbank, and bank holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

Fees Plus Other Income from Subsidiaries/Salaries Plus Other Expenses

Management and service fees and other income from bank, nonbank, and bank holding company subsidiaries divided by salaries and employee benefits and other expenses.

Net Income/Current Portion of Long-Term Debt Plus Preferred Dividends (X)

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual pre-

ferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Other Ratios

Net Assets Repriceable in 1 Year/Total Assets

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that reprices within one year divided by total parent company assets.

Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases

90 Days and over Past Due (Percent of Loans and Leases)

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

Nonaccrual (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Total (Percent of Loans and Leases)

Loans and leases that are 90 days or more past due and are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Guaranteed Loans as a Percent of Equity Capital

To Bank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to bank subsid-

aries divided by parent company equity capital.

To Nonbank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

To Subsidiary BHCs (Percent of Equity Capital)

Guaranteed loans to subsidiary bank holding companies divided by parent company equity capital.

Total (Percent of Equity Capital)

Total guaranteed loans to bank, non-bank, and bank holding company subsidiaries divided by parent company equity capital.

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

Combined Thrift Assets (Percent of Consolidated BHC Assets)

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) divided by consolidated assets of the bank holding company.

Combined Foreign Nonbank Subsidiary Assets (Percent of Consolidated BHC Assets)

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the bank holding company.